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TENANTS' MARKET

The Swiss market is flooded with flats. After generations of shortages in accommodation, this announcement comes as a bit of a surprise. According to experts, the construction sector is making the same mistake it has made before in the past when there was too much building in the commercial sectors leading to an over saturated market (the same mistake was made in New Zealand which resulted in thousands of square meters of unwanted office and commercial space being left empty for years).

In 1994 over 45,000 apartments were being built in Switzerland (you wonder were they still find so much empty land in Switzerland to build them on) whilst the demand was only for

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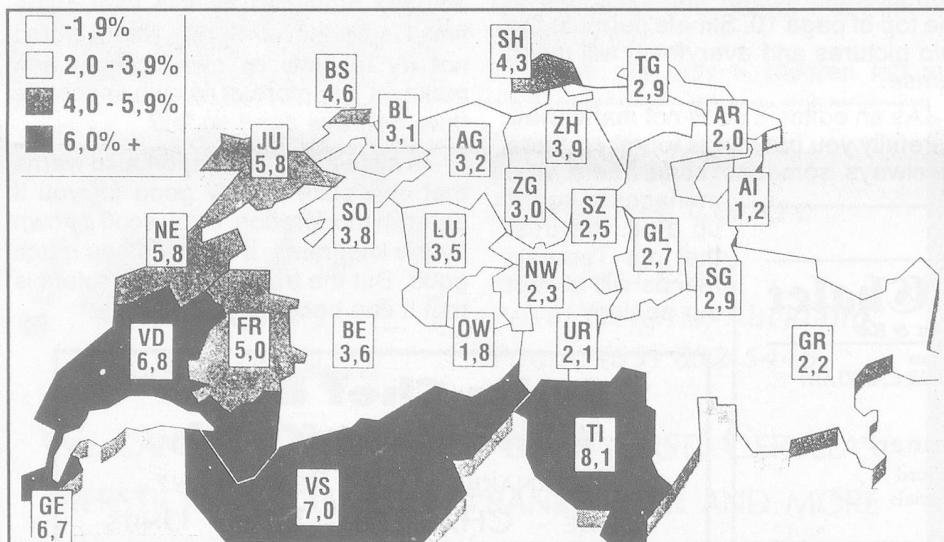
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around 32,000 flats. Over the next five years, the demand should settle on around 30,000 apartments per year. Vacancy figures will increase to around 3% and this means that it has become a renter's market.

The real estate market will now come under real pressure. Owners of apartments bearing too high a mortgage debt will find it hard to raise rents, which will have an impact on renovation work. This, in turn, continues to be expensive, as little can be rationalized and mechanised. Without a free market in rents, maintenance and renovation work on older flats will no longer be possible. To make things worse, this vicious circle problem comes at a time when the government is cutting back on its own spending.

UNEMPLOYMENT ON THE INCREASE.



Switzerland is in a panic as unemployment has increased again. With a nationwide average of 4.3% they should be happy though as this is well below many other countries, including New Zealand.

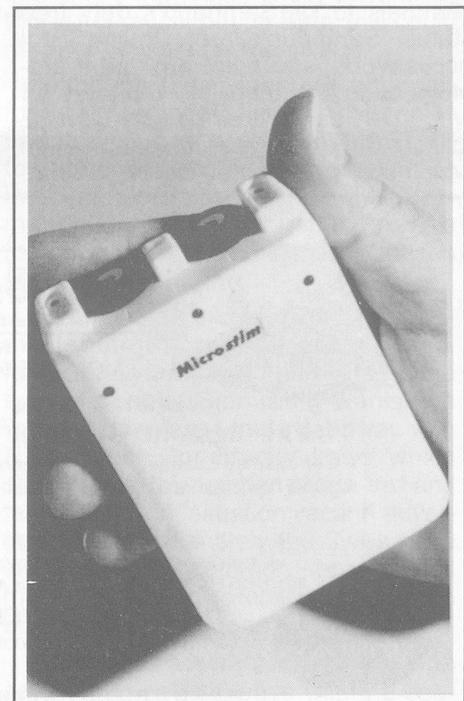
What is more worrying though is the fact that apart from Schaffhausen, Tessin and the whole of the French part

of Switzerland register the highest unemployment figures as the picture shows. Strangely, Tessin has the highest unemployment rate whilst neighbouring Graubünden has one of the lowest. To be sure of employment, head for Appenzell Ausserrhoden or Obwalden where your chances seem to be the best.

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